

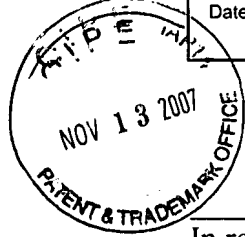
I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: November 8, 2007

Signature:

Toni Watkins
(Toni Watkins)

Docket No.: 51261-00003USPT
(PATENT)



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
William D. Lester et al.

Application No.: 10/056,180

Confirmation No.: 9465

Filed: January 23, 2002

Art Unit: 3626

For: METHOD OF AND SYSTEM FOR
FINANCIAL SERVICES FULFILLMENT

Examiner: R. S. Glass

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated July 16, 2007, for which a one month extension of time accompanies this amendment, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.